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PATENT

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Commissioner for Patents
P.O. Box 1450
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By: Kevin L. Monk

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,925

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
PROCESSING TRANSACTIONS FOR
INTEGRATED CREDIT AND STORED-
VALUE PROGRAMS

Customer No.: 20350

Confirmation No. 5092

Examiner: Fischetti, Joseph A.

Technology Center/Art Unit: 3627

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 12, 2005, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.